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ABSTRACT

The general purpose of the occupational analysis is to provide workable, basic information dealing with the many and varied duties performed in the insurance sales occupation. The document opens with a brief introduction followed by a job description. The bulk of the document is presented in table form. Eleven duties are broken down into a number of tasks and for each task a two-page table is presented, showing on the first page: tools, equipment, materials, objects acted upon; performance knowledge (related also to decisions, cues and errors); safety--hazard; and on the second page: science; math--number systems; and communications (performance modes, examples, and skills and concepts). The duties include: prospecting; servicing, selling, writing, and delivering policies; collecting premiums; accounting for premiums collected; preparing reports; maintaining good public relations; rating; and maintaining an office. Appended is a list of standard sales and office equipment. (BP)

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Occupational Analysis

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INSURANCE SALESPERSON

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Instructional Materials Laboratory
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AN ANALYSIS OF THE INSURANCE SALES OCCUPATION

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FOREWORD

The occupational analysis project was conducted by The Instructional Materials Laboratory, Trade and Industrial Education, The Ohio State University in conjunction with the State Department of Education, Division of Vocational Education pursuant to a grant from the U.S. Office of Education.

The Occupational Analysis project was proposed and conducted to train vocational educators in the techniques of making a comprehensive occupational analysis. Instructors were selected from Agriculture, Business, Distributive, Home Economics and Trade and Industrial Education to gain experience in developing analysis documents for sixty-one different occupations. Representatives from Business, Industry, Medicine, and Education were involved with the vocational instructors in conducting the analysis process.

The project was conducted in three phases. Phase one involved the planning and development of the project strategies. The analysis process was based on sound principles of learning and behavior. Phase two was the identification, selection and orientation of all participants. The training and workshop sessions constituted the third phase. Two-week workshops were held during which teams of vocational instructors conducted an analysis of the occupations in which they had employment experience. The instructors were assisted by both occupational consultants and subject matter specialists.

The project resulted in producing one hundred two trained vocational instructors capable of conducting and assisting in a comprehensive analysis of various occupations. Occupational analysis data were generated for sixty-one occupations. The analysis included a statement of the various tasks performed in each occupation. For each task the following items were identified: tools and equipment; procedural knowledge; safety knowledge; concepts and skills of mathematics, science and communication needed for successful performance in the occupation. The analysis data provided a basis for generating instructional materials, course outlines, student performance objectives, criterion measures as well as identifying specific supporting skills and knowledge in the academic subject areas.

PREFACE

The participants approached this task from the position of the insurance salesperson's duties. The analysis started with the assumption that the salesperson is competent and has been licensed by the state in which he/she is selling. No specific duty was analyzed as to kind of insurance sold (life, health and accident, casualty or business insurance).^{*} These are general duties and are performed by any insurance salesperson regardless of the employment agency (some agents are debit agents, some are self-employed while others are brokers who represent several companies). No attempt was made to go into detail on the specific tasks of maintaining an adequate staff: purchasing, accounting and filing. These duties would vary depending on the agent's mode of employment and would be a duplication of other occupational analyses.

^{*}Each of these categories require an unique approach to the prospect.

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JOB DESCRIPTION

A licensed insurance salesperson locates prospective clients; sells, writes and services policies, collects and accounts for premiums; investigates and adjusts claims; maintains good community relations; maintains an efficient office; reports periodically to supervisors and entertains prospective clients and prospective employees.

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Duty A Servicing Policies ✓

- 1 Maintain current policies
- 2 Adjust claims
- 3 Give gifts
- 4 Review policy's coverage
- 5 Maintain a current file
- 6 Provide proof of insurance

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Present policyholder Present policy in force Applications and rate books Pen and scratch paper Proper forms</p>	<p>STEPS:</p> <ul style="list-style-type: none">Contact policyholderQuestion policyholderGive informationGive adviceAdd or delete riderWrite new policyCancel existing policySend premium due notice	
<p><u>DECISIONS</u></p> <p>Determine if new policy is needed Select proper rider or new policy</p>	<p><u>CUES</u></p> <p>Clients' tone of voice Clients' making excuses or reasons Clients' changing the subject</p>	<p><u>ERRORS</u></p> <p>No new policy or rider Cancellation of existing policy Loss of prestige Legal action taken against agent</p>

ASK STATEMENT)	MAINTAIN CURRENT POLICIES
SCIENCE	MATH — NUMBER SYSTEMS
<p>Exercise qualities of:</p> <ul style="list-style-type: none">tactaccuracyhonestyrespectgoodwill <p>Being cautious of how to talk to client with facts known</p>	<p>Rational numbers</p> <p>Fundamental operations (calculation)</p> <p>Basic arithmetic skills and concepts:</p> <ul style="list-style-type: none">-finding a % of a number and what % one number is of another-changing fractions to decimals and decimals to fractions-rounding off decimals and whole numbers <p>Use of computing devices and mechanical aids:</p> <ul style="list-style-type: none">-calculators (electric and mechanical)
COMMUNICATIONS	COMMUNICATIONS
PERFORMANCE MODES	EXAMPLES
<p>Speaking</p> <p>Writing</p> <p>Listening</p> <p>Viewing</p> <p>Reading</p>	<p>-speaking to policyholder</p> <p>-writing information for current policies</p> <p>-listening to policyholder's changes</p> <p>-viewing clients property</p> <p>-reading present policy folder</p>
SKILLS/CONCEPTS	<p>-clarity of expression, enunciation, persuasion and sales techniques and logic</p> <p>-classification, description and terminology</p> <p>-discriminate facts from non-facts, conclusion and note taking</p> <p>-visual analysis and detail inference</p> <p>-comprehension and informational reports</p>

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
<p>Policy in force Policyholder Proof of legal loss Claim forms</p>	<p>Steps: Check if loss is covered by policy Determine dollar loss Compensate for loss</p>	
<p><u>DECISIONS</u></p> <p>If loss is covered</p> <p>If loss is legal</p> <p>Amount of compensation</p>	<p><u>CUES</u></p> <p>Official report of loss</p>	<p><u>ERRORS</u></p> <p>Paying incorrect amount (loss to company)</p> <p>Lose clients other contracts</p>

ASK STATEMENT) ADJUST CLAIMS

SCIENCE	MATH - NUMBER SYSTEMS
<p>Show empathy toward claimant</p> <p>Exercise qualities of:</p> <p>tact (especially during death settlement)</p> <p>accuracy</p> <p>honesty</p> <p>respect</p> <p>goodwill</p> <p>Just in claim settlement</p> <p>Understanding policyholder's need</p>	<p>Rational numbers</p> <p>Fundamental operations (calculation)</p> <p>Basic arithmetic skills and concepts:</p> <ul style="list-style-type: none"> -changing % to fractions and fractions to % -finding a % of a number and what % one number is of another -changing fractions to decimals and decimals to fractions <p>Property of the real number system:</p> <ul style="list-style-type: none"> -commutative (order) -associative (grouping) -distributive (multiplication W.R.T. addition) <p>Use of computing devices and mechanical aids:</p> <ul style="list-style-type: none"> -calculators (electric and mechanical) <p>Rounding off decimals and whole numbers</p>
PERFORMANCE MODES	EXAMPLES
<p>Speaking</p> <p>Reading</p> <p>Writing</p> <p>Listening</p> <p>Viewing</p>	<p>-delivering oral reports and instructions</p> <p>-official reports and statement from insured</p> <p>-settlement, proof of loss, loss report and bureau of motor vehicle report</p> <p>-claimant's version of claim</p> <p>-policyholder and insured vehicle to determine extent</p>
COMMUNICATIONS	SKILLS/CONCEPTS
	<ul style="list-style-type: none"> -enunciation, terminology, clarity of expression and usage -comprehension, informational reports and processing of reports -description and terminology -discriminate facts, recognize opinions and note taking -detail and memory

ASK STATEMENT) GIVE GIFTS

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TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY — HAZARD
List of policyholders Appropriate gifts Standard office equipment	<p>Steps:</p> <ul style="list-style-type: none">Determine occasionsDetermine giftsDeliver	
<p><u>DECISIONS</u></p> <ul style="list-style-type: none">Decide what occasionsDecide what giftsDetermine dollar valueDetermine how to deliver	<p><u>CUES</u></p> <ul style="list-style-type: none">Oral or written communicationsDollar amount of policyIdeas of types (brands) of gifts	<p><u>ERRORS</u></p> <ul style="list-style-type: none">Loss of accounts

ASK STATEMENT) GIVE GIFTS

SCIENCE		MATH - NUMBER SYSTEMS
<p>Offensive to or inappropriate for policyholder (use strategy)</p> <p>Exercise qualities of:</p> <ul style="list-style-type: none">tactaccuracyhonestyrespectgoodwill <p>Usefulness of gift so policyholder will remember where gift came from</p>		<p>Fundamental operations (calculation)</p> <p>Rational numbers</p> <p>Basic arithmetic skills and concepts:</p> <ul style="list-style-type: none">-finding a % of a number and what % one number is of another <p>Property of comparison</p> <p>Use of computing devices and mechanical aids</p> <ul style="list-style-type: none">-calculators (electric and mechanical)
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
<p>Speaking</p> <p>Reading</p> <p>Writing</p> <p>Listening</p>	<p>-delivering gift</p> <p>-policy file</p> <p>-accompanying card</p> <p>-listening to policyholder for types (brands) of gifts he/she likes</p>	<p>-enunciation, clarity of expression and poise</p> <p>-comprehension</p> <p>-penmanship and form/content</p> <p>-concentration</p>

(TASK STATEMENT) REVIEW POLICY'S COVERAGE

TOOLS, EQUIPMENT, MATERIALS; OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Existing policy Rate books New policy applications Policyholder</p>	<p>Steps:</p> <ul style="list-style-type: none">Scan coverage and check ratesContact policyholderMake changes if needed	
<p><u>DECISIONS</u></p> <p>If change is to be made</p>	<p><u>CUES</u></p> <p>Checking files "Small talk" with policyholder</p>	<p><u>ERRORS</u></p> <ul style="list-style-type: none">Lose imageLose the contractLose exposure that is not covered

SCIENCE		MATH - NUMBER SYSTEMS	
Exercise qualities of: tact accuracy honesty respect goodwill CAUTION		Rational numbers Fundamental operations (calculation) Basic arithmetic skills and concepts: -changing % to fractions and fractions to % -finding a % of a number and what % one number is of another -changing fractions to decimals and decimals to fractions -rounding off decimals and whole numbers Properties of the real number system: -commutative (order) -associative (grouping) Use of computing devices and mechanical aids: -calculators (electric, mechanical) Basic algebra skills and concepts: -solve problems involving numerical algebraic expressions	
COMMUNICATIONS			
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS	
Speaking Reading Writing Listening Viewing	-to policyholder -present policy -new policy or riders -to policyholder -policy and insured property	-appropriate diction, clarity of expression and poise -comprehension, recommendation reports and detail/inference -terminology and description -concentration and discriminate facts from nbn-facts -visual analysis, memory and detail/inference	

TASK STATEMENT) MAINTAIN A CURRENT FILE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY — HAZARD
Standard office equipment	Steps: Enter information Add +.0 or delete from	
<u>DECISIONS</u> Do promptly	<u>CUES</u> The sale Changes made	<u>ERRORS</u> Lose policy due to lapsed coverage

SCIENCE		MATH - NUMBER SYSTEMS
Noting previous interactions with policyholders		Whole numbers Uses of numbers: (without calculation) -indexing
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Writing Reading	-entering information into files -writing, transcribing (copying) information	-classification, memo format, description, logic and clarity of expression -accuracy

TASK STATEMENT) PROVIDE PROOF OF INSURANCE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY — HAZARD
Proper forms Standard office equipment	Steps: Secure necessary information Prepare forms Deliver	
<u>DECISIONS</u> Do promptly	<u>CUES</u> Received request	<u>ERRORS</u> Lose referrals from mortgage companies and from friends

ASK STATEMENT) PROVIDE PROOF OF INSURANCE

MATH - NUMBER SYSTEMS	
SCIENCE	
Exercise qualities of: tact accuracy (special emphasis) honesty respect goodwill	
Promptness to maintain image	
COMMUNICATIONS	
<u>PERFORMANCE MODES</u> Reading Writing Listening	<u>EXAMPLES</u> -requests received -report of amount of insurance covered -to verbal requests
<u>SKILLS/CONCEPTS</u> -comprehension -description -understand what is requested, note taking, clarification and terminology	23

Duty B Prospecting

- 1 Obtain engagement, marriage, birth, death announcements and other official reports
- 2 Obtain lists of graduating students
- 3 Obtain lists of property transfers, building permits and car sales
- 4 Distribute flyers to apartment complexes
- 5 Obtain lists of promotions
- 6 Cold canvass
- 7 Obtain referrals from policyholders, friends, other agents, centers of influence and paid solicitors

TASK STATEMENT)

OBTAIN ENGAGEMENT, MARRIAGE, BIRTH, DEATH ANNOUNCEMENTS AND OTHER OFFICIAL REPORTS


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TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Newspaper Prospect file Clerk of courts: courthouse, official files</p>	<p>Steps: Read notices Call prospect</p>	
<p><u>DECISIONS</u></p> <p>Appropriate time to call Methods of approach</p>	<p><u>CUES</u></p> <p>Notice in paper Social status</p>	<p><u>ERRORS</u></p> <p>Loss of sale</p>

MATH - NUMBER SYSTEMS	
SCIENCE	
COMMUNICATIONS	
<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>
Reading Writing	<u>SKILLS/CONCEPTS</u> -comprehension and detail -clarification

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY — HAZARD
<p>Newspapers Lists from colleges, technical schools and high schools.</p>	<p>Steps: Obtain newspapers Contact registrar Contact teachers Qualify names</p>	
<p><u>Decide:</u> From whom to obtain Method of approach When to get</p>	<p><u>CUES</u> Time of the year</p>	<p><u>ERRORS</u> Loss of sales</p>

ASK STATEMENT) OBTAIN LISTS OF GRADUATING STUDENTS

SCIENCE		MATH - NUMBER SYSTEMS
<p>Students should be aware of dangers of using lists supplied by third party</p> <p>Embarrassment</p> <p>Revealing confidential information</p> 		
COMMUNICATIONS		
<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>	<u>SKILLS/CONCEPTS</u>
<p>Speaking</p> <p>Reading</p>	<p>-to school registrars, secretaries and administrators</p> <p>-newspaper</p>	<p>-clarity of expression, persuasion and sales techniques, logic, appropriate diction and poise</p> <p>-comprehension and informational reports</p>

TASK STATEMENT) OBTAIN LISTS OF PROPERTY TRANSFERS, BUILDING PERMITS AND CAR SALES

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
Newspapers Courthouse-Clerk of courts Real estate agents New and used car dealers Building contractors Bankers Mortgage broker	Steps: Contact appropriate resource Obtain appropriate lists	
<u>DECISIONS</u> How to approach When to approach	<u>CUES</u> Information-dates on report	<u>ERRORS</u> Loss of sale

SCIENCE	MATH - NUMBER SYSTEMS
<p>Exercise qualities of:</p> <ul style="list-style-type: none"> tact accuracy honesty respect goodwill 	
COMMUNICATIONS	
PERFORMANCE MODES	SKILLS/CONCEPTS
<p>Speaking</p> <p>Reading</p> <p>Listening (alert)</p>	<p>EXAMPLES</p> <ul style="list-style-type: none"> -to brokers, agents and bankers -reports and newspapers -to "centers of influence" for prospects <ul style="list-style-type: none"> -clarity of expression, persuasion and sales techniques, logic, poise and appropriate diction -comprehension and detail -discriminate facts from non-facts, recognize opinions and note taking

TASK STATEMENT) DISTRIBUTE FLYERS TO APARTMENT COMPLEXES

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TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Flyer with appropriate information	Steps: Deliver flyers to apartments	
<u>DECISIONS</u> Decide to do on a regular basis Determine information of flyer Determine when to distribute	<u>CUES</u> Empty apartments Moving vans Newly opened complexes	<u>ERRORS</u> Loss of sales

ASK STATEMENT) DISTRIBUTE FLYERS TO APARTMENT COMPLEXES

SCIENCE		MATH — NUMBER SYSTEMS	
COMMUNICATIONS			
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS	
Viewing Writing	-empty apartments -information particular to area	-memory and visual analysis -classification and persuasion and sales techniques	

TASK STATEMENT) OBTAIN LISTS OF PROMOTIONS

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TASK STATEMENT) OBTAIN LISTS OF PROMOTIONS	TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Newspapers House organs Center of influence Friends Civic organization contracts	Steps: Obtain newspaper and house organs Contact resources List appropriate information		
DECISIONS Do on regular basis	CUES Read, listen (alert)	ERRORS Loss of potential sales	

ASK STATEMENT) OBTAIN LISTS OF PROMOTIONS

SCIENCE		MATH — NUMBER SYSTEMS
Exercise qualities of: tact accuracy honesty respect goodwill		
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking and listening Reading	-to friends and centers of influence -publications	-clarity of expression, perusassion and sales technique, poise, concentration and note taking -detail, proposals and terminology

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ASK STATEMENT)

COLD CANVASS

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TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

Flyers
Business cards
Rate books

PERFORMANCE KNOWLEDGE

Steps:
Determine geographic area
Develop suitable presentation
and goals

SAFETY -- HAZARD

DECISIONS

Where to canvass
What presentation to make
Which materials to take

CUES

Economic area

ERRORS

Loss of sale

SCIENCE		MATH -- NUMBER SYSTEMS
Exercise qualities of: tact accuracy honesty respect goodwill		Counting numbers
COMMUNICATIONS		
<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>	<u>SKILLS/CONCEPTS</u>
Speaking Writing Listening Viewing	-to prospect door-to-door -notes for future reference -to prospects -property to be insured	-terminology, enunciation, clarity of expression and poise -memo format and clarity of expression -recognize opinions and discriminate facts from non-facts -visual analysis, detail and memory

TASK STATEMENT)

GET REFERRALS FROM PRESENT POLICYHOLDERS, FRIENDS, CENTERS OF INFLUENCE, OTHER AGENTS AND SOLICITORS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Present policyholder Friends Other agents Solicitors Centers of influence</p>	<p>Steps: Contact present policyholder (informally) During initial contact or during sales of policy</p>	
<p><u>DECISIONS</u></p> <p>Determine names of prospective policyholders</p>	<p><u>CUES</u></p> <p>"Small talk" with policyholders Policyholders' referrals</p>	<p><u>ERRORS</u></p> <p>Lose sales</p>

ASK STATEMENT) GET REFERRALS FROM PRESENT POLICYHOLDERS, FRIENDS, CENTERS OF INFLUENCE, OTHER AGENTS AND SOLICITORS

SCIENCE		MATH - NUMBER SYSTEMS
Exercise qualities of: tact accuracy honesty respect goodwill		
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking Reading Writing Listening	-to policyholders, friends, etc. -memos from other agents -the referral on a prospect card -to people	-implying, poise and clarity of expression -comprehension, detail/inference and terminology -clarity of expression -recognize opinions, concentration and note taking

Duty C, Selling Policies

- 1 Make an appointment**
- 2 Break the ice**
- 3 Question prospect in a controlled situation to determine his/her needs**
- 4 Explain an appropriate solution and how it fits his/her needs**
- 5 Answer prospect's questions**
- 6 Explain premium and mode of payment**
- 7 Reassure applicant**

TASK STATEMENT) MAKE AN APPOINTMENT

TASK STATEMENT) TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Prospect list Standard office equipment (especially telephone)	Steps: Call prospect Introduce self Explain reason for calling Ask questions Ask for appointment Determine best time/place	
<u>DECISIONS</u> Determine where to call (home/ business) Determine when to call Determine how to approach Determine where/when appointment	<u>CUES</u> Tone of voice Reactions to questions	<u>ERRORS</u> Offend prospect Lose sales opportunity

SCIENCE	MATH - NUMBER SYSTEMS
<p>Exercise qualities of:</p> <ul style="list-style-type: none">tact (special emphasis)accuracyhonestyrespectgoodwill	<p>Counting numbers</p> <p>Use of numbers (without calculation)</p> <ul style="list-style-type: none">-coordinate system <p>Basic measurement skills and concepts</p> <ul style="list-style-type: none">-measurement: non-geometric (time)
COMMUNICATIONS	
<p><u>PERFORMANCE MODES</u></p> <p>Reading</p> <p>Speaking</p> <p>Listening</p> <p>Writing</p>	<p><u>EXAMPLES</u></p> <ul style="list-style-type: none">-information from prospect file-to prospect-to prospect's answers-letter for appointment <p><u>SKILLS/CONCEPTS</u></p> <ul style="list-style-type: none">-comprehension and detail-enunciation, clarity of expression and persuasion and sales technique-discriminate facts from non-facts, recognize opinions and note taking-business letters (content), clarity of expression, persuasion and sales technique and logic

TASK STATEMENT) BREAK THE ICE

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TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE		
Prospect Appropriate topic of information	Steps: Observe surroundings for appropriate topic(s) Initiate (small talk) conversation Observe when prospect is relaxed		
Decide on object of conversation Determine when prospect is relaxed	<u>DECISIONS</u>	<u>CUES</u> Tone of voice Mannerisms Changing of topic by prospect	<u>ERRORS</u> Lose of prospective sale Lose of prestige

SCIENCE		MATH - NUMBER SYSTEMS	
<p>Exercise qualities of:</p> <p>tact</p> <p>accuracy</p> <p>honesty</p> <p>respect</p> <p>goodwill</p> <p>Be sure to include all present</p> <p>Avoid controversial subject</p> <p>Listen more than talk</p> <p>Avoid dominance (conversation)</p> <p>Do not try to "outdo" prospect</p>			
COMMUNICATIONS			
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS	
Speaking	-to prospect and family	-poise, enunciation, denotative/ connotative words and gestures	
Listening	-to prospect	-recognize opinions and concentration	
Viewing	-object to be discussed and prospect to see when he/she is ready to "talk"	-visual analysis and memory	
	insurance		

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY — HAZARD
<p>Prospect</p> <p>Sales Kit</p>	<p>Steps:</p> <ul style="list-style-type: none">Eliminate distractionsQuestion prospectCalculate prospect incomeDetermine dollar amount he/she can spend for insuranceDetermine cost of desired insurance	
<p><u>DECISIONS</u></p> <p>How to approach prospect (questioning)</p> <p>How personal of question to ask</p>	<p><u>CUES</u></p> <p>Answers to questions</p> <p>Facial expressions</p> <p>Tone of voice</p>	<p><u>ERRORS</u></p> <p>Loss of potential sale.</p>

(TASK STATEMENT) QUESTION PROSPECT IN A CONTROLLED SITUATION TO DETERMINE NEEDS

SCIENCE	MATH - NUMBER SYSTEMS
<p>Exercise qualities of:</p> <ul style="list-style-type: none"> tact (special emphasis) accuracy honesty respect goodwill 	<p>Rational numbers Fundamental operations (calculation) Use of computing devices and mechanical aids: - calculators (electric and mechanical) Basic measurement skills and concepts: - reading and interpreting tables, charts and graphs: (number line/coordinate graph [2-dimensional and 3-dimensional])</p>
COMMUNICATIONS	
<p><u>PERFORMANCE MODES</u></p> <p>Speaking Listening Viewing</p>	<p><u>EXAMPLES</u></p> <p>-to prospect and family -to prospect -prospect for cues</p> <p><u>SKILLS/CONCEPTS</u></p> <p>-poise and enunciation -concentration -visual analysis</p>

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(TASK STATEMENT) EXPLAIN AN APPROPRIATE SOLUTION (POLICY) AND HOW IT FITS NEEDS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Prospect Sales kit	<p>Steps:</p> <ul style="list-style-type: none">Review prospect's need (mentally)Determine policy(s) that will fit his/her needsExplain advantages of policy(s)<ul style="list-style-type: none">a. costb. savings, if applicableReview prospect's need and how specific policy fills that need	
<p><u>DECISIONS</u></p> <p>Dollar amount of insurance to show prospect Which policy to show prospect</p>	<p><u>CUES</u></p> <p>Tone of voice Facial expression Excuses from prospect Prospect's answers to questions</p>	<p><u>ERRORS</u></p> <p>Loss of prospect</p>

ASK STATEMENT) EXPLAIN AN APPROPRIATE SOLUTION (POLICY) AND HOW IT FITS NEEDS

SCIENCE		MATH - NUMBER SYSTEMS
Exercise qualities of: tact accuracy honesty respect goodwill (Special emphasis on tact and empathy)		Rational numbers Fundamental operations (calculation) Basic arithmetic skills and concepts Basic measurement skills and concepts: -reading and interpreting tables, charts and graphs (numberline/coordinate graph[2-dimensional and 3-dimensional]) Basic algebra skills and concepts: -solve problems involving numerical algebraic expressions
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking Reading Writing Listening	-questioning prospect -policy and rate books -note taking and calculation rates -to prospect	-terminology, clarity of expression, poise, dress, facial and body features, and persuasion and sales technique -comprehension and terminology -clarity of expression -discriminate facts from non-facts, recognize opinions and note taking

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Prospect Sales kit</p>	<p>Steps:</p> <p>Listen carefully to prospect's questions</p> <p>Reaffirm question</p> <p>Determine what prospect is asking</p> <p>Determine best method to answer question</p> <p>Answer question if it requires an answer</p>	
<p><u>DECISIONS</u></p> <p>Whether to answer question or avoid question</p> <p>How to answer question</p> <p>How to avoid question</p>	<p><u>CUES</u></p> <p>Tone of voice</p> <p>Facial expression</p>	<p><u>ERRORS</u></p> <p>Loss of sale</p> <p>Loss of prestige</p>

SCIENCE	MATH – NUMBER SYSTEMS	
<p>Exercise qualities of:</p> <p>tact accuracy honesty respect goodwill</p> <p>Avoid abasement</p> <p>Flatter prospect on asking question</p>	<p>Rational numbers</p> <p>Fundamental operations (calculation)</p> <p>Basic arithmetic skills and concepts:</p> <ul style="list-style-type: none">-reduction of fractions-changing mixed numbers to improper fractions-changing % to fractions and fractions to %-finding a % of a number and what % one number is of another-changing fractions to decimals and decimals to fractions-ratio and proportion	
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
<p>Speaking</p> <p>Listening</p> <p>Writing</p>	<p>-to prospect</p> <p>-to questions</p> <p>-comparing policies</p>	<p>-clarity of expression, persuasion and sales technique, logic and gestures</p> <p>-discriminate facts from non-facts, recognize opinions and logic</p> <p>-clarity of expression, description and logic</p>

(TASK STATEMENT) EXPLAIN PREMIUM AND MODE OF PAYMENT

50

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
<p>Prospect Policy application Rate book</p>	<p>Steps: Inform prospect of dollar cost Show different methods of payment Ask prospect which method he/she prefers</p>	
<p><u>DECISIONS</u></p> <p>How to approach prospect with premium payment</p>	<p><u>CUES</u></p> <p>Facial expressions Questions from prospect</p>	<p><u>ERRORS</u></p> <p>Loss of sale</p>

50

ASK STATEMENT) EXPLAIN PREMIUM AND MODE OF PAYMENT

SCIENCE	MATH — NUMBER SYSTEMS	
Exercise qualities of: tact accuracy honesty respect goodwill	Rational numbers Fundamental operations (calculations) Basic arithmetic skills and concepts: -changing % to fractions and fractions to % -finding a % of a number and what % one number is of another -Changing fractions to decimals and decimals to fractions	
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking Listening	-explaining premium and payment to prospect -to questions	-terminology, clarity of expression, logic and poise -discriminate facts from non-facts and concentration

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COMMUNICATIONS

REASSURE APPLICANT

(TASK STATEMENT)

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
<p>Prospect Brochure</p>	<p>Steps: Review coverages Review how needs are covered Convince applicant of his/her wise decision</p>	
<p><u>DECISIONS</u></p> <p>What to say How to say it</p>	<p><u>CUES</u></p> <p>Facial expression</p>	<p><u>ERRORS</u></p> <p>Loss of sale</p>

SCIENCE	MATH — NUMBER SYSTEMS
<p>Exercise qualities of: tact accuracy honesty respect goodwill</p> <p>Use sound reasoning</p>	
COMMUNICATIONS	
<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>
Speaking	-compliment applicant
	<u>SKILLS/CONCEPTS</u> -terminology, clarity of expression and poise

Duty D Writing The Policy

- 1 Complete the application**
- 2 Complete inspection forms**

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(TASK STATEMENT) COMPLETE THE APPLICATION

55

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Prospect Sales kit	<p>Steps:</p> <ul style="list-style-type: none">Complete personal information sectionComplete medical sectionRecompute rate, if necessaryHave applicant signCollect first premiumGive (conditional) receipt	
<u>DECISIONS</u>	<u>CUES</u> Facial expression Tone of voice	<u>ERRORS</u> Inaccurate rate quotation Cause embarrassment Agent lose money

55

SCIENCE		MATH: - NUMBER SYSTEMS	
Exercise qualities of: tact accuracy (special emphasis) honesty respect goodwill	Rational numbers Fundamental operations (calculation) Basic arithmetic skills and concepts: -changing % to fractions and fractions to % -finding a % of a number and what % one number is of another -changing fractions to decimals and decimals to fractions		
COMMUNICATIONS			
PERFORMANCE MODES Speaking Reading Writing Listening Viewing	EXAMPLES -prospect -application -applicant -to applicant -applicant	SKILLS/CONCEPTS -enunciation -comprehension and terminology -pennmanship, spelling and description -discriminate facts from non-facts -visual analysis	

(TASK STATEMENT) COMPLETE INSPECTION FORMS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Proper forms Camera Standard office equipment</p>	<p>Steps: Secure proper form or equipment Complete form (instructions indicated) Transmit through proper channel</p>	
<p><u>DECISIONS</u> How much detail to use Promptness</p>	<p><u>CUES</u> When required</p>	<p><u>ERRORS</u> Inappropriate coverage</p>

SCIENCE	MATH - NUMBER SYSTEMS
<p>Exercise qualities of:</p> <ul style="list-style-type: none"> tact accuracy (special emphasis) honesty respect goodwill 	<p>Counting numbers Use of numbers (without calculation) -counting</p>
COMMUNICATIONS	
<p><u>PERFORMANCE MODES</u></p> <p>Writing</p> <p>Viewing</p>	<p><u>EXAMPLES</u></p> <p>-proper form -prospect</p> <p><u>SKILLS/CONCEPTS</u></p> <p>-description, terminology, clarity and classification -describing, and recognition of symbols and codes</p>

58

Duty E Delivering The Policy

- 1 Make an appointment
- 2 Explain policy to policyholder and answer questions
- 3 Correct errors
- 4 Collect premium
- 5 Obtain referral

(TASK STATEMENT) MAKE AN APPOINTMENT

60

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Standard office equipment	<p>Steps:</p> <ul style="list-style-type: none"> Telephone applicant Set appointment Record appointment-time & place Above steps are sometimes done by mail or in person 	
<p><u>DECISIONS</u></p> <p>Time to call or see</p>	<p><u>CUES</u></p> <p>When policy is deliverable</p>	<p><u>ERRORS</u></p> <p>Embarrassment Unacceptability of policy</p>

(TASK STATEMENT) MAKE AN APPOINTMENT

SCIENCE	MATH — NUMBER SYSTEMS	
Exercise qualities of: tact accuracy honesty respect goodwill		
COMMUNICATIONS		
<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>	<u>SKILLS/CONCEPTS</u>
Speaking Writing Listening	-client -letter -prospect	-persuasion and sales technique and logic -business letters -note taking and concentration

(TASK STATEMENT) EXPLAIN POLICY TO POLICYHOLDER AND ANSWER ANY QUESTIONS

82

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY — HAZARD
<p>Policy Applicant</p>	<p>Steps: Go over main points of policy Answer policyholder's questions</p>	
<p><u>DECISIONS</u> What parts of policy to illustrate How much detail</p>	<p><u>CUES</u> Questions Facial expressions</p>	<p><u>ERRORS</u> Misrepresentation of policy</p>

(TASK STATEMENT) EXPLAIN POLICY TO POLICYHOLDER AND ANSWER ANY QUESTIONS

SCIENCE	MATH — NUMBER SYSTEMS
<p>Exercise qualities of:</p> <ul style="list-style-type: none"> tact accuracy honesty respect goodwill 	<p>Rational numbers</p>
COMMUNICATIONS	
<p><u>PERFORMANCE MODES</u></p> <ul style="list-style-type: none"> Speaking Reading Listening 	<p><u>EXAMPLES</u></p> <ul style="list-style-type: none"> -explanation of policy, contract -policy -policyholder's questions <p><u>SKILLS/CONCEPTS</u></p> <ul style="list-style-type: none"> -enunciation and clarity of expression -detail/inference and terminology -concentration and note taking <p>57</p> <p>63</p>

(TASK STATEMENT) CORRECT ERRORS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY — HAZARD
<p>Policy Error Proper forms Policyholder</p>	<p>Steps: Locate error Reassure client of coverage Complete change form Forward change form Deliver corrected policy to insured</p>	
<p><u>DECISIONS</u></p> <p>Determine error (if any)</p>	<p><u>CUES</u></p> <p>Observation: agent and policyholder</p>	<p><u>ERRORS</u></p> <p>Loss of image and prestige Irate policyholder</p>

ASK STATEMENT) CORRECT ERRORS

ASK STATEMENT)	CORRECT ERRORS	
SCIENCE		
Exercise qualities of: tact (special emphasis) accuracy honesty respect goodwill		
MATH -- NUMBER SYSTEMS		
	Rational numbers Fundamental operations (calculation) Basic arithmetic skills and concepts: -changing fractions to decimals and decimals to fractions Use of computing devices and mechanical aids: -calculators (electric and mechanical)	
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking Reading Writing Listening	-policyholder -policy -change forms -policyholder	-persuasion and sales technique and poise -comprehension -memo format, clarity of expression -note taking
	59	63

(TASK STATEMENT) COLLECT PREMIUM

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Policy Cash for change Receipt</p>	<p>Steps: Notify client premium is payable Receive premium Make change, if necessary Credit account Issue receipt</p>	
<p><u>DECISIONS</u></p>	<p><u>CUES</u> If policy is accepted</p>	<p><u>ERRORS</u> Loss of time, money</p>

TASK STATEMENT) COLLECT PREMIUM

TASK STATEMENT) COLLECT PREMIUM	
SCIENCE	MATH - NUMBER SYSTEMS
Exercise qualities of: tact (special emphasis) accuracy honesty respect goodwill	Use of numbers (without calculation): -counting
COMMUNICATIONS	
PERFORMANCE MODES	EXAMPLES
Speaking Writing Listening	policyholder receipt policyholder
	61
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(TASK STATEMENT) OBTAIN REFERRAL

CR

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Policyholder Referral sheet	Steps: Ask policyholder about neighbors, friends, etc, who may be uninsured or under insured Obtain permission to use his/her name as reference	
<u>DECISIONS</u> To ask for referrals	<u>CUES</u> Small talk references	<u>ERRORS</u> Lose of prestige Losing prospects

SCIENCE		MATH -- NUMBER SYSTEMS	
Exercise qualities of: tact (special emphasis) accuracy (special emphasis) honesty respect goodwill			
COMMUNICATIONS			
<u>PERFORMANCE MODES</u> Speaking Writing Listening	<u>EXAMPLES</u> policyholder referrals policyholder	<u>SKILLS/CONCEPTS</u> comprehension spelling, memo format accuracy, note taking	63

Duty F Collecting The Premium

- 1 Prepare collection lists.
- 2 Contact policyholder
- 3 Receive money
- 4 Credit policyholder's account and issue receipt

TASK STATEMENT) PREPARE COLLECTION LISTS

71

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
Standard office equipment	<p>Steps:</p> <ul style="list-style-type: none">Review accounts receivablePull delinquent accountsPrepare list of delinquent accounts	
<p><u>DECISIONS</u></p> <p>Determine if the account is overdue</p>	<p><u>CUES</u></p> <p>When policyholder's name appears on tickler file</p>	<p><u>ERRORS</u></p> <p>Lapse of coverage</p> <p>Loss of money to agent</p>

TASK STATEMENT) PREPARE COLLECTION LISTS

SCIENCE	MATH – NUMBER SYSTEMS
	Rational numbers Fundamental operations (calculation) Addition Subtraction Multiplication Division
COMMUNICATIONS	
<u>PERFORMANCE MODES</u> Reading Writing	<u>EXAMPLES</u> file the collection list
	<u>SKILLS/CONCEPTS</u> comprehension and detail inference memo format, description

TASK STATEMENT) CONTACT POLICYHOLDER

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Standard office equipment	Steps: notify policyholder (mail invoice, contact policy- holder)	
<u>DECISIONS</u> Whether in person or by mail	<u>CUES</u> Pre-set date to notify	<u>ERRORS</u> Loss of collection Lapsed insurance

ASK STATEMENT) CONTACT POLICYHOLDER

SCIENCE		MATH — NUMBER SYSTEMS	
Exercise qualities of: tact accuracy honesty respect goodwill			
COMMUNICATIONS			
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS	
Speaking Writing Listening	policyholder invoice policyholder	clarity of expression memo format and business letter logic	
		74	

TASK STATEMENT) RECEIVE MONEY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACT'D UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Standard office equipment	Steps: Receive premium Make change if applicable Give receipt if applicable Record payment	
<u>DECISIONS</u>	<u>CUES</u>	<u>ERRORS</u> Give wrong change

SCIENCE	MATH — NUMBER SYSTEMS
<p>Exercise qualities of:</p> <ul style="list-style-type: none"> tact accuracy honesty respect goodwill 	<p>Rational numbers Fundamental operations (calculation) Addition Subtraction Multiplication Division</p>
PERFORMANCE MODES	COMMUNICATIONS
<p>Speaking Writing</p>	<p><u>EXAMPLES</u></p> <p>policyholder receipt</p> <p>71</p> <p><u>SKILLS/CONCEPTS</u></p> <p>clarity of expression penmanship</p>

TASK STATEMENT) CREDIT POLICYHOLDER'S ACCOUNT AND ISSUE RECEIPT

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Standard office equipment.	Steps: Receipt account Prepare and issue receipt	
<u>DECISIONS</u>	<u>CUES</u>	<u>ERRORS</u> Insurance could lapse Lose prestige

TASK STATEMENT) CREDIT POLICYHOLDER'S ACCOUNT AND ISSUE RECEIPT

SCIENCE		MATH - NUMBER SYSTEMS
Exercise qualities of: tact accuracy honesty respect goodwill		Rational numbers Fundamental operations (calculation) Addition Subtraction Multiplication Division
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Writing	receipt	pe .manship
	73	73

Duty G Accounting For Premiums Collected

- 1 Balance collection with receipts
- 2 Deposit collection

TASK STATEMENT) BALANCE COLLECTION WITH RECEIPTS

25

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Standard office equipment	Steps: Total collection Total receipts Compare	
<u>DECISIONS</u>	<u>CUES</u>	<u>ERRORS</u> Overage or shortage

ASK STATEMENT) BALANCE COLLECTION WITH RECEIPTS

MATH - NUMBER SYSTEMS		
Rational numbers Fundamental operations (calculation) Use of computing devices and mechanical aids: -calculators (electric, mechanical)		
COMMUNICATIONS		
<u>PERFORMANCE MODES</u> Reading Viewing	<u>EXAMPLES</u> calculator tape calculator tape	<u>SKILLS/CONCEPTS</u> detail/inference detail/inference

77

24

TASK STATEMENT) DEPOSIT COLLECTION

TOO'S, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
Standard office equipment	<p>Steps:</p> <ul style="list-style-type: none"> Prepare deposit list Record in account Deposit with proper institution 	
<p><u>DECISIONS</u></p> <p>Timing of deposit</p>	<p><u>CUES</u></p> <p>When funds warrant</p>	<p><u>ERRORS</u></p> <p>Posting account</p>

SCIENCE	MATH — NUMBER SYSTEMS	
	Rational numbers Fundamental operations (calculation) Addition Subtraction Multiplication Division	
COMMUNICATIONS		
<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>	<u>SKILLS/CONCEPTS</u>
Writing	deposit ticket	penmanship
	79	83

Duty H Preparing Reports

- 1 Assemble necessary data
- 2 Put data into report form
- 3 Transmit report to company

TASK STATEMENT) ASSEMBLE NECESSARY DATA

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Standard office equipment	Steps: What report is needed Assemble necessary data	
<u>DECISIONS</u>	<u>CUES</u> Periodically or when requested	<u>ERRORS</u> Loss of jobs Sending incorrect information

ASK STATEMENT) ASSEMBLE NECESSARY DATA

SCIENCE	MATH - NUMBER SYSTEMS
Exercise quality of: accuracy	Rational numbers Use of numbers (without calculation) -coordinate system Fundamental operations (calculation) Use of computing devices and mechanical aids -calculators (electric, mechanical)
COMMUNICATIONS	
<u>PERFORMANCE MODES</u> Reading	<u>EXAMPLES</u> available data 83 <u>SKILLS/CONCEPTS</u> comprehension, detail/inference and informational reports 84

TASK STATEMENT) PUT DATA INTO REPORT FORM

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Standard office equipment Assembled data	Steps: Determine desired format Transfer data to report form	
<u>DECISIONS</u> Which format to use How much data to include	<u>CUES</u> Requests	<u>ERRORS</u> Incomplete informational reports

ASK STATEMENT PUT DATA INTO REPORT FORM

SCIENCE		MATH - NUMBER SYSTEMS	
Exercise quality of: accuracy		Rational numbers Graphing	
COMMUNICATIONS			
<u>PERFORMANCE MODES</u> Reading Writing	<u>EXAMPLES</u> Information Report	<u>SKILLS/CONCEPTS</u> comprehension business letter, reports (progress and informational) and clarity of expression	85

TASK STATEMENT) TRANSMIT REPORT TO COMPANY

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
Standard office equipment Report to be transmitted	<p>Steps:</p> <ul style="list-style-type: none">Determine proper mode of transmitting reportTransmit report	
<p><u>DECISIONS</u></p> <p>How to transmit report</p>	<p><u>CUES</u></p> <p>Request or policy of company</p>	<p><u>ERRORS</u></p> <p>Incomplete or not understanding form</p>

ASK STATEMENT) TRANSMIT REPORT TO COMPANY

SCIENCE		MATH — NUMBER SYSTEMS
Exercise qualities of: tact accuracy honesty respect goodwill		
COMMUNICATIONS		
<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>	<u>SKILLS/CONCEPTS</u>
Speaking Writing	Oral report Written report 87	Terminology, enunciation, clarity of expression and poise Spelling, description, clarity of expression, logic and usage

Duty I, **Maintaining Good Public Relations**

- 1 Speak to local community organizations and schools
- 2 Join community organizations
- 3 Sponsor civic activities
- 4 Be a good neighbor
- 5 Be publicly non-partisan

TASK STATEMENT) SPEAK TO LOCAL COMMUNITY ORGANIZATION AND SCHOOLS

92

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
Sales kit	<p>Steps:</p> <ul style="list-style-type: none"> Receive invitation Accept invitation Arrive promptly Prepare talk Deliver talk 	
<p><u>DECISIONS</u></p> <p>Content of talk How to approach audience</p>	<p><u>CUES</u></p>	<p><u>ERRORS</u></p> <p>Loss of prospects Loss of image</p>

92

(TASK STATEMENT) SPEAK TO LOCAL COMMUNITY ORGANIZATION AND SCHOOLS

SCIENCE		MATH — NUMBER SYSTEMS
Exercise qualities of: tact accuracy honesty respect goodwill Credibility First impression		
COMMUNICATIONS		
<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>	<u>SKILLS/CONCEPTS</u>
Speaking	give talk	terminogloy/general vocabulary, appropriate diction, implying, emunciation, clarity of expression, denotative and connotative words, logic, gestures, dress, poise and usage
Writing	illustrate talk	penmanship and clarity of expression
	91	93

TASK STATEMENT)

03

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
<p>Organization</p>	<p>Steps: Gather information about organization Apply through proper channels</p>	
<p><u>DECISIONS</u></p> <p>Which one(s) to join</p>	<p><u>CUES</u></p>	<p><u>ERRORS</u></p> <p>Lose prestige</p>

ASK STATEMENT) JOIN COMMUNITY ORGANIZATIONS

ASK STATEMENT) JOIN COMMUNITY ORGANIZATIONS		MATH - NUMBER SYSTEMS
SCIENCE		
Exercise qualities of: tact accuracy honesty respect goodwill		
COMMUNICATIONS		
<u>PERFORMANCE MODES</u> Speaking Listening	<u>EXAMPLES</u> to members and non-members to members and non-members	<u>SKILLS/CONCEPTS</u> clarity of expression discriminate facts from non-fact and recognize facts

(TASK STATEMENT) SPONSOR CIVIC ACTIVITIES

98			SAFETY - HAZARD
TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE		
Whatever is sponsored	Steps: Organize event to be sponsored Provide necessary equipment or supplies Supervise event		
<u>DECISIONS</u> What to sponsor How much to spend	<u>CUES</u>	<u>ERRORS</u> Spend too much money and time	

SPONSOR CIVIC ACTIVITIES

ASK STATEMENT)

MATH - NUMBER SYSTEMS

SCIENCE

Exercise qualities of:
tact
accuracy
honesty
respect
goodwill

COMMUNICATIONS

SKILLS/CONCEPTS

Persuasion

EXAMPLES

Members of organization

PERFORMANCE MODES

Speaking

TASK STATEMENT) BE A GOOD NEIGHBOR

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

People

PERFORMANCE KNOWLEDGE

Steps:
Be helpful
Be considerate

SAFETY - HAZARD

DECISIONS

How helpful to be

CUES

Someone in need

ERRORS

Loss of image

ASK STATEMENT)

MATH -- NUMBER SYSTEMS	
SCIENCE	
Exercise qualities of: tact (special emphasis) accuracy honesty. respect goodwill Emphasize empathy	
COMMUNICATIONS	
PERFORMANCE MODES	EXAMPLES
Speaking Listening Viewing	neighbor neighbor problems
SKILLS/CONCEPTS	
denotative, poise concentration visual analysis, logic	

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

PERFORMANCE KNOWLEDGE

SAFETY -- HAZARD

DECISIONS

CUES

ERRORS

Lose image
Lose clients

ASK STATEMENT) BE PUBLICLY NON-PARTISAN

SCIENCE	MATH — NUMBER SYSTEMS
Exercise qualities of: tact (special emphasis) accuracy honesty respect goodwill	
COMMUNICATIONS	
PERFORMANCE MODES	EXAMPLES
Speaking Listening	anybody anyone
SKILLS/CONCEPTS	poise and logic detection of propaganda devices, discriminate facts from non-facts and recognize opinions

Duty J Rating

- 1 Quote rate
- 2 Follow-up on quote
- 3 File information for later reference

TASK STATEMENT) QUOTE RATES

**TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON**

Standard office equipment

PERFORMANCE KNOWLEDGE

Steps:

- Determine classification of risk
- Determine appropriate policy
- Calculate rate
- Quote rate to prospect

SAFETY — HAZARD

DECISIONS

Which policy to quote rate for
Manner in which to quote rate

CUES

ERRORS

Loss of sale

SCIENCE	MATH — NUMBER SYSTEMS	
Exercise qualities of: tact accuracy (special emphasis) honesty respect goodwill	Rational numbers Fundamental operations (calculation) Use of computing devices and mechanical aids: -calculators (electric-mechanical)	
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking Reading Listening	answering questions or quoting rate from rate book to questions	-terminology, clarity of expression, enunciation and persuasion and sales technique -comprehension and detail -discriminate facts from non-facts, concentration and logic

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TASK STATEMENT)

FOLLOW-UP ON QUOTE

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TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Standard office equipment</p>	<p>Steps:</p> <ul style="list-style-type: none"> Contact person (prospect) Ask if he/she has obtained insurance or insurable property Review rate quote and coverage 	
DECISIONS	CUES	ERRORS
<p>When to contact</p> <p>How to approach</p>	<p>Tone of voice</p> <p>Facial expression</p>	<p>Loss of sale</p>

ASK STATEMENT FOLLOW-UP ON QUOTE

SCIENCE	MATH - NUMBER SYSTEMS
<p>Exercise qualities of: tact (special emphasis). accuracy honesty respect goodwill</p>	

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
<p>Reading Speaking Listening</p>	<p>information from memo file to prospect to prospect</p>	<p>comprehension and information reports persuasion and sales technique, clarity of expression and logic discriminate facts from non facts</p>

ASK STATEMENT) FILE INFORMATION FOR LATER REFERENCE

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

Standard office equipment

PERFORMANCE KNOWLEDGE

Steps:

Transfer information from
memory, or scratch paper onto
file form
Put form in proper file

SAFETY - HAZARD

DECISIONS

Which file to use
How much information to record

CUES

Information received

ERRORS

Loss of information
Loss of prospect and possible sale

SK STATEMENT)

SCIENCE		MATH - NUMBER SYSTEMS
Exercise qualities of: tact accuracy (special emphasis) honesty respect goodwill		Whole numbers Use of numbers (without calculation) -counting, coordinate system and indexing
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Writing	information into filing system	classification, memo format, description and logic

Duty K Maintaining An Office

- 1 Recruit, train, evaluate and terminate office staff**
- 2 Purchase supplies and equipment**
- 3 Maintain adequate records**
- 4 Oversee housekeeping duties**
- 5 Oversee maintenance of equipment**

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TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON:

Standard office equipment
Staff

PERFORMANCE KNOWLEDGE

Steps:

Advertise for employees
Interview applicants
Select applicant
Train
Evaluate
Promote
Terminate

SAFETY -- HAZARD

DECISIONS

How to advertise
How to select
How to train
Method of evaluation
When to promote
Method to terminate

CUES

ERRORS

Employ inadequate staff

ASK STATEMENT) RECRUIT, TRAIN, EVALUATE AND TERMINATE STAFF

SCIENCE		MATH - NUMBER SYSTEMS
Exercise qualities of: tact accuracy honesty respect goodwill		Rational numbers in testing and in evaluating
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking Reading Writing Listening Viewing	to staff personnel evaluations, tests and applications evaluations to staff staff	-implying, clarity of expression, enunciation and poise -detail/inference and progress reports -clarity of expression, denotative/ connotative words and memo format -discriminate facts from non-facts and recognize opinions -visual analysis, memory and detail/ inference

TASK STATEMENT) PURCHASE SUPPLIES AND EQUIPMENT

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Standard office equipment</p>	<p>Steps:</p> <ul style="list-style-type: none">Determine supplies and equipment neededDetermine amount to orderDetermine supplierPlace order (write, phone)	<p>142</p>
<p><u>DECISIONS</u></p> <ul style="list-style-type: none">What supplies are neededAmount to orderWhich supplierHow to order	<p><u>CUES</u></p> <ul style="list-style-type: none">When low on suppliesWhen equipment is needed	<p><u>ERRORS</u></p> <ul style="list-style-type: none">Lost sales due to no suppliesLoss of image

ASK STATEMENT) PURCHASE SUPPLIES AND EQUIPMENT

PURCHASE SUPPLIES AND EQUIPMENT	
SCIENCE	MATH — NUMBER SYSTEMS
Exercise qualities of: tact accuracy (special emphasis) honesty respect goodwill	Rational numbers Fundamental operations (calculation) Addition Subtraction Multiplication Division
COMMUNICATIONS	
<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>
Viewing Reading Writing	visual analysis inference and description of mechanism business letters and clarity of expression

TASK STATEMENT) MAINTAIN ADEQUATE RECORDS

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

Standard office equipment

PERFORMANCE KNOWLEDGE

SAFETY - HAZARD

DECISIONS

CUES

ERRORS

SCIENCE		MATH - NUMBER SYSTEMS
Exercise qualities of: tact accuracy (special emphasis) honesty respect goodwill		Rational numbers Fundamental operations Use of computing devices and mechanical aids: -calculators (electric, mechanical)
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Writing	records	classification, clarity of expression and accuracy

OVERSEE HOUSEKEEPING DUTIES

TASK STATEMENT)

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

General cleaning tools

PERFORMANCE KNOWLEDGE

Steps: See that cleaning is done

SAFETY — HAZARD

DECISIONS

Who shall clean
How often

CUES

ERRORS

Loss of image
Fire hazard

SK STATEMENT) OVERSEE HOUSEKEEPING DUTIES

SCIENCE	MATH — NUMBER SYSTEMS
<p style="text-align: center;">COMMUNICATIONS</p>	
<p><u>PERFORMANCE MODES</u></p> <p>Viewing</p>	<p><u>EXAMPLES</u></p> <p>what needs to be done/how it was done</p>
<p><u>SKILLS/CONCEPTS</u></p> <p>visual analysis and detail/inference</p>	

ASK STATEMENT) OVERSEE MAINTENANCE OF EQUIPMENT

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

Office equipment

PERFORMANCE KNOWLEDGE

Steps:
Call repair company
Do own preventative maintenance

SAFETY — HAZARD

DECISIONS

Which company to call
Do it one's self or call repair
company

CUES

If equipment malfunctions

ERRORS

Loss of time due to breakdown of
equipment
Have to purchase replacement equipment

TASK STATEMENT) OVERSEE MAINTENANCE OF EQUIPMENT

TASK STATEMENT		SCIENCE	MATH — NUMBER SYSTEMS
COMMUNICATIONS			
<u>PERFORMANCE MODES</u>	<u>EXAMPLES</u>	<u>SKILLS/CONCEPTS</u>	
Viewing	equipment operation	visual analysis	

GLOSSARY

Standard sales kit

1. rate books
2. applications
3. change applications
4. inspection forms
5. medical examiners list
6. conversion forms
7. sample policies
8. receipts and bank notes
9. business cards and license
10. brochures
11. give aways (gifts)

Standard office equipment

1. desk, chairs
2. typewriter
3. receipt book
4. proper forms-endorsements/policy forms/memos
5. filing system-files/forms
6. calculator/adding machine
7. telephone
8. copier
9. reference books
10. miscellaneous supplies-paper, pencils, pens, folders, policy jackets
11. ledgers-checks, company accounts, deposits

TERM:

center of influence: influential person in the community whose name is recognized; used in insurance sales to get prospects and to "open doors"

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